

# EXHIBIT A

# seterus<sup>TM</sup>

PO Box 1077; Hartford, CT 06143-1077

L266AM.1

SANCHEZ, CARMEN  
SANCHEZ, ENRIQUE  
836 S ARLINGTON HEIGHTS #205  
ELK GROVE VILLAGE, IL 60007

**Important information  
about your assistance  
request. Read carefully!**

Loan number: [REDACTED] serviced by Seterus, Inc.

April 25, 2016

Dear SANCHEZ, CARMEN and SANCHEZ, ENRIQUE:

We are glad you asked us for assistance with your mortgage loan. We are ready to guide you through the process, and we congratulate you for taking the first critical step.

**If you intend to keep the property, we require and will establish an escrow account for payment of taxes and insurance in connection with your request for a mortgage loan modification. If you do not already have an escrow account, continue to pay your taxing authority and/or insurance provider until you receive an escrow account analysis from Seterus. You will be required to maintain this escrow account even if the loan is not modified.**

Contact us immediately if you or your property has been affected by a disaster, or if you are located in a federally declared disaster area. We cannot determine your eligibility for a loan modification or any other foreclosure-prevention assistance until we know the extent of the damage to the property and the hardship created by the disaster.

We believe your application for assistance to help you keep your home is "facially complete," which means we have received the Uniform Borrower Assistance Form (UBAF), IRS form 4506-T/4506T-EZ, and if your UBAF indicates it is required, income documentation. We can begin our evaluation. As we review your request, we may find that additional, supporting information is needed. If so, we will contact you. If you also wish to be considered for a Mortgage Release<sup>TM</sup> (to transfer your property to the loan owner) or short sale (to sell your property for less than you owe), you may need to send us additional documents. See the enclosed checklist, "Documents Required for Mortgage Release and Short Sale," to ensure that you have sent all required documents. Please note that the result of either of these options is that you will no longer own your home.

Please read this letter carefully so that you understand the evaluation process, and contact us if you have any questions.

Seterus NMLS ID Number: 787641

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT, BUT NOTICE OF POSSIBLE ENFORCEMENT OF OUR LIEN AGAINST THE COLLATERAL PROPERTY. **COLORADO:** FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [WWW.COLORADOATTORNEYGENERAL.GOV/CA](http://WWW.COLORADOATTORNEYGENERAL.GOV/CA). Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. **NEW YORK CITY:** J411669, 1411665, 1411662. **TENNESSEE:** This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR.

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Seterus, Inc.  
14523 SW Millikan Way, Suite 200  
Beaverton, OR 97005

Business Hours (Pacific Time)  
Monday-Thursday 5 a.m. to 8 p.m.  
Friday 5 a.m. to 6 p.m.



SANCHEZ, CARMEN  
 SANCHEZ, ENRIQUE  
 April 25, 2016  
 Loan number: [REDACTED]

#### Documents we have received

Document Name	Expiration Date
Individual federal tax return	No Expiration
IRS Form 4506-T	July 07, 2016
Pay stubs	July 24, 2016
Other proof of employment income	June 27, 2016
IRS Form W-2	September 07, 2016
Death certificate for borrower OR Death certificate for co-borrower OR	No Expiration
Death certificate for service member	
Invalid 4506T	No Expiration
Signed Quit Claim Deed	No Expiration
Uniform Borrower Assistance Form	July 24, 2016

We will conduct a thorough review of your information and make a decision as to whether we can offer you assistance. We will notify you of our decision with either a denial letter or a written offer within 30 days of our receipt of your completed application (including all required documents).

Finding the best solution for your situation also may require:

- Ordering a current property appraisal
- Ordering a broker price opinion (BPO). If needed, a local Realtor®, acting on our behalf, may contact you to schedule a time to enter the property to perform the evaluation.
- Obtaining approval from the owner of your loan or from private mortgage insurance companies with an interest in your mortgage
- Ordering a title search
- Participating in a Mortgage Release phone interview

You may continue to receive information from us regarding your delinquency, along with other offers to help you avoid foreclosure, while we are processing this request. These are not related to this review.

You should consider contacting the servicers of any other mortgage loans on this property to discuss options they may have available to help you avoid foreclosure.

#### Responding to our offer

If we offer assistance to you, you will be given at least 14 days to consider the offer and either accept or reject it. The expiration date will be stated in the offer.

**If your loan is delinquent, please be aware we are continuing our efforts to collect the amounts owed on your loan.** Unless we have previously refused your payments, you should continue to make your regularly scheduled payments when they become due. You may receive collection letters or notices from us, our attorney, and possibly your state.

SANCHEZ, CARMEN  
SANCHEZ, ENRIQUE  
April 25, 2016  
Loan number: [REDACTED]

If you are participating in a formal mediation process, the deadline to provide a complete package for review as part of that mediation process may be different than the deadline provided in this letter. If you are going through such a mediation process, you may call us to discuss applicable deadlines.

Call 866.570.5277 if you have any questions. For borrowers having difficulty making their payments, we have loan specialists available Monday-Thursday 5 a.m. to 9 p.m., Friday 5 a.m. to 6 p.m., and Saturday 9 a.m. to 12 p.m. (Pacific time). Saturday hours may vary.

Sincerely,

Seterus, Inc.

**IMPORTANT NOTE:** The owner of your loan is Federal National Mortgage Association (FANNIE MAE), 3900 Wisconsin Avenue NW, Washington, DC 20016-2892, 800.732.6643. FANNIE MAE has contracted with us to service and respond to inquiries about your loan. Inquiries may be directed to Seterus, Inc., PO Box 1077; Hartford, CT 06143-1077.

Enclosure(s): Documents Required for Mortgage Release or Short Sale



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